

# A Guide to Disaster Relief Funding Opportunities

*How to Navigate the Funding Process*

U.S. Senator Kirsten Gillibrand

New York



2023

## **Response and Recovery: Understanding the Next Steps of a Disaster**

Recovering from a disaster is usually a gradual process. Safety is a primary issue, as are mental and physical well-being. Assistance is available, and knowing how to access it makes the process faster and less stressful. As your Senator, your and your family's safety and wellbeing are top of mind, which is why I've created this guide on disaster response and recovery for New Yorkers impacted by disasters.

When a disaster is declared, the Federal government, led by the Federal Emergency Management Agency (FEMA), responds at the request of, and in support of, States, Tribes, Territories, and Insular Areas and local jurisdictions impacted by a disaster. Response actions are organized under the *National Response Framework*. FEMA appoints a Federal Coordinating Officer (FCO) to establish a Joint Field Office (JFO) and lead the response. Short- and long-term recovery actions are organized under the *National Disaster Recovery Framework* (NDRF). FEMA appoints a Federal Disaster Recovery Coordinator (FDRC) as a deputy to the FCO to lead the recovery effort from the JFO.

Recovery often begins while emergency response activities are still in progress. The disaster recovery process focuses on restoring, redeveloping, and revitalizing communities impacted by a disaster. The NDRF established six Recovery Support Functions (RSFs) to provide technical assistance and support the recovery in accordance with the priorities of impacted communities. The RSFs include: Community Planning and Capacity Building, Housing, Economics, Infrastructure Systems, Health, and Natural and Cultural Resources (i.e., the NCR RSF). Each RSF is led by a Federal Coordinating Agency and has a core group of Primary Agencies along with a cadre of Supporting Organizations. The purpose of the RSFs is to integrate interagency resources for recovery support by facilitating problem solving, improving access to resources, and fostering coordination among Local, State, Tribal, Territorial, and Insular Area partners, nongovernmental partners, the private sector, and stakeholders.

## **Helpful Tools for More Information**

### **Disaster Assistance Improvement Program**

The Disaster Assistance Improvement Program's (DAIP) mission is to provide disaster survivors with information, support, services, and a means to access and apply for disaster assistance through joint data-sharing efforts between federal, tribal, state, local, and private sector partners.

Please visit [Disasterassistance.gov](https://disasterassistance.gov).

### **Federal Emergency Management Agency (FEMA)**

When a disaster occurs, local governments often work together with community leaders and organizations to provide on-the-ground emergency management. New York State is within Region 2 of FEMA's jurisdiction.

**FEMA Helpline:** 1-800-621-3362

**General Inquiries:** [FEMA-R2-ExternalAffairs@fema.dhs.gov](mailto:FEMA-R2-ExternalAffairs@fema.dhs.gov)

### **New York State Office of Emergency Management**

The New York State Office of Emergency Management (OEM), which is under the NYS Division of Homeland Security and Emergency Services (DHSES), is responsible for coordinating the activities of all State agencies to protect New York's communities, the State's economic well-being, and the environment from natural and human-caused disasters and emergencies. The State's OEM routinely assists local governments, voluntary organizations, and private industry through a variety of emergency management programs including hazard identification, loss prevention, planning, training, operational response to emergencies, technical support, and disaster recovery assistance.

Be sure to sign up for free NY Alerts on their website.

Please visit [DhSES.ny.gov/office-emergency-management](https://dhSES.ny.gov/office-emergency-management).

Contact Information:

**Email:** [DHSESPIO@dhSES.ny.gov](mailto:DHSESPIO@dhSES.ny.gov)

**Phone:** [518-242-5000](tel:518-242-5000)

### **Small Business Administration Office of Disaster Recovery and Resilience**

The mission of the Office of Disaster Recovery and Resilience is to connect individuals, businesses, and private non-profits with SBA disaster assistance programs and improve disaster recovery outcomes and economic resilience by helping communities prepare for, respond to, recover from, and mitigate against disasters of all types.

The Office of Disaster Recovery and Resilience's priority is to provide low-interest disaster loans including physical damage loans, mitigation assistance, Economic Injury Disaster Loans, and military reservist loans.

Please visit [SBA Office of Disaster Recovery and Resilience](https://www.sba.gov/disaster-recovery-and-resilience)

**Phone:** 202-205-6734

### **Disaster Resource Center**

USDA offers a variety of programs to help farmers, ranchers, communities, and businesses that have been hard hit by natural disaster events. Please visit [farmers.gov](https://farmers.gov) for additional USDA programs that can help agricultural producers recover.

Please visit the USDA's [Disaster Resource Center](https://www.usda.gov/disaster-resource-center) for more information.

Be sure to sign up for free Disaster Assistance Program email updates [here](#).

### **Disaster Resources for Older Adults and People with Disabilities**

The Administration for Community Living (ACL) website offers resources that can help older adults and people with disabilities learn how to prepare for emergencies. You can also find resources for families, caregivers, service providers, and communities.

For more information, visit [ACL Programs](https://www.acl.gov/programs).

## Small Business Administration Office of Disaster Recovery and Resilience Disaster Loans

- **Physical Damage Loans:** Homeowners, renters, nonprofit organizations, and businesses of all sizes are eligible to apply for physical disaster assistance loans to cover repairs and replacement of physical assets damaged in a declared disaster.
- **Mitigation Assistance:** Funding to cover small business operating expenses after a declared disaster.
- **Economic Injury Disaster Loans:** These loans provide economic relief to small businesses and nonprofit organizations that have suffered damage to their home or personal property.
- **Military Reservist Loan:** SBA provides these loans to help eligible small businesses with operating expenses to make up for employees on active duty leave.

**Phone:** 1-800-659-2955

## 203(h) Mortgage Insurance for Disaster Victims and 203(k) Rehabilitation Mortgage Insurance

**Section 203(h) Mortgage Insurance for Disaster Victims** helps make it easier for survivors to get a mortgage to buy or rebuild a home.

**Section 203(k) Rehabilitation Mortgage Insurance** offers two options for both home buyers and homeowners:

- Get a single mortgage to buy or refinance a home and the cost of its rehabilitation; or
- Finance the rehabilitation of your existing home.

You may use the money for work ranging from minor to a total rebuild. This could include the following:

- Residential section rehabilitation of a property that also has non-residential uses.
- Conversion of any size property to a one- to four-unit structure.

For smaller repairs or rehabilitation, up to \$35,000, you may be able to get a **Limited 203(k)**. This is for work that doesn't require you to buy or refinance the property.

For more information, visit the U.S. Department of Housing and Urban Development (HUD) program pages below:

- [Mortgage Insurance for Disaster Victims Section 203\(h\)](#)
- [Section 203\(k\) Rehabilitation Mortgage Insurance](#).

Contact Information:

- 1-800-CALL-FHA (1-800-225-5342)
- TTY 1-800-877-8339
- [Answers@hud.gov](mailto:Answers@hud.gov).

## **Bureau of Indian Affairs Financial Assistance and Social Services (FASS)**

The Financial Assistance and Social Services (FASS) program offers five types of financial assistance to American Indians or Alaska Natives. You may get funds for essential needs like food, clothing, shelter, and utilities. These funds are secondary in nature and may not cover all costs. The types of assistance are:

- General Assistance
- Child Assistance
- Non-medical Institutional or Custodial Care of Adults
- Burial Assistance
- Emergency Assistance

You may qualify for assistance if you meet one or more of the conditions below:

- You do not have access to Temporary Assistance to Needy Families (TANF).
- You do not qualify for TANF.
- You have exceeded the lifetime limit for TANF services.

For more information, visit <https://www.bia.gov/bia/ois/dhs/financial-assistance>.

Contact Information:

- 202-513-7642
- 202-513-7622

## **Business and Industry Loans**

The Business & Industry (B&I) Guaranteed Loan Program helps boost the existing private credit structure of rural communities. The program does this through loan guarantees for rural businesses. These guarantees then allow private lenders to extend more credit than they would normally be able to. Eligible areas must meet the following: rural areas outside of a city or town with a population that is under 50,000, projects in an eligible rural area may have a borrower based in a larger city, and lenders may be located anywhere. Lenders may request a guarantee for the following borrowers:

- For-profit businesses
- Nonprofits and cooperatives
- Federally recognized tribes
- Public bodies
- Individuals

For more information, visit <https://www.rd.usda.gov/programs-services/business-programs/business-industry-loan-guarantees>.

Contact Information:

- 202-720-2600

## Business Disaster Loans

The U.S. Small Business Administration (SBA) offers affordable financial help to businesses and private non-profit organizations in declared disaster areas. They provide help in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. SBA's disaster loans are the main federal assistance offered to repair and rebuild non-farm, private-sector disaster losses. This is not limited to small businesses. Businesses of all sizes, as well as private non-profit organizations, may borrow up to \$2 million to repair or replace the following:

- Damaged or destroyed real estate
- Machinery and equipment
- Inventory and other business assets

In some cases, SBA may be able to refinance all or part of a prior mortgage or lien. They may also be able to increase the loan up to 20% of the confirmed physical losses. You could use the loan increase to make improvements that reduce the risk of damage by future disasters. This could include improvements like retaining walls, seawalls, sump pumps, safe rooms, and storm shelters. The SBA offers Economic Injury Disaster Loans (EIDL) up to \$2 million to help meet working capital needs caused by the disaster. Any of the following may qualify for EIDL:

- Small businesses
- Small agricultural cooperatives
- Small businesses engaged in aquaculture
- Most private non-profit organizations of all sizes

For more information, visit

Contact Information:

- Call 1-800-659-2955
- TTY 1-800-877-8339
- Email: [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

## Convert Your Federal Benefit Check Before Disaster Strikes

Don't let a disaster come between you and your money. Do you get federal benefit payments by paper check? If so, you can switch to direct deposit. It's fast, safe, easy, and gives you more control over your money. You may choose from two electronic payment options:

- Direct Deposit – Automatically deposit your money directly into your checking or savings account each month. This removes the risk of a delayed payment due to a disaster event.
- Direct Express® Debit MasterCard® – Get a prepaid debit card to use to make purchases, pay bills, and get cash back. It's a no- or low-cost option.

If you get federal benefit payments by paper check, you must now, by law, switch to electronic payments.

For more information, visit [Before You Begin Enrollment](#) to learn more about direct deposit. You may also visit the [Direct Express card](#) page to learn about the card's features and fees.

Contact Information:

- 1-800-333-1795.
- <https://godirect.gov/gpw/>

## Crop Insurance

Crop Insurance protects agricultural producers against crop and revenue losses due to natural perils. The program, administered by the U.S. Department of Agriculture's Risk Management Agency (USDA RMA), offers several plans for crops and livestock. Availability and plans vary by state and county. To qualify for this program, you must meet the following conditions:

- Be an agricultural farmer or rancher.
- Buy a policy for your specific crop(s) by the sales closing date in your county.

For more information, visit <https://www.usda.gov/topics/farming/crop-and-livestock-insurance>.

Contact Information:

- Alexander Sereno, Regional Director
  - 919-875-4880
  - [rsonc@usda.gov](mailto:rsonc@usda.gov)

## Disaster Legal Services (DLS)

Disaster Legal Services (DLS) provides free legal help to low-income disaster survivors. If you're not able to get adequate legal services for your disaster-related needs, DLS may be able to help. FEMA provides this service through an agreement with the Young Lawyers Division of the American Bar Association (ABA). DLS may only provide advice and assist with cases that will not generate a fee. For cases that may generate a fee, the ABA may refer you to a local lawyer referral service.

DLS may help with:

- Insurance claims for medical bills, loss of property, and loss of life.
- New wills, powers of attorney, and other legal papers lost during the disaster.
- Home repair contracts and contractors.
- Problems with landlords.
- Proof of home ownership.
- FEMA appeals.

DLS attorneys are not FEMA employees. The services they provide are confidential and they do not share information with FEMA.

Contact Information:

- 1-800-621-3362

## Disaster Supplemental Nutrition Assistance Program (D-SNAP)

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households with food loss or damage caused by a natural disaster. Before operating D-SNAP in a disaster area, a state must receive an Individual Assistance declaration from the president. The state must then request and receive approval from USDA's Food and Nutrition Service (FNS) to operate a D-SNAP. If approved for D-SNAP benefits, you will get an Electronic Benefits Transfer (EBT) card. You can use the card just like a debit card to buy allowable food at local FNS-authorized retail stores.

Because of the unique needs of disaster survivors, D-SNAP uses different standards than normal SNAP. Even if you would not normally qualify for SNAP, you may qualify for D-SNAP if you had one of the disaster-related expenses below:

- Home or business repairs.
- Temporary shelter expenses.
- Evacuation or relocation expenses.
- Disaster-related personal injury, including funeral expenses
- Lost or no access to income due to the disaster; includes reduced, terminated, or delayed receipt of income, for a large part of the benefit period.
- In some cases, food loss after a disaster like flooding or power outages.

If you're a current SNAP client, you can request a supplement when your state operates a D-SNAP if you meet the conditions below:

- You currently get benefits that are less than the monthly maximum; and
- You have losses from the disaster.

For more information, visit <https://www.fns.usda.gov/disaster/disaster-assistance>.

Contact Information:

- New York State SNAP Office: 1-800-342-3009

## **Emergency Farm Loans**

FSA's Emergency Loan Program helps eligible farmers and ranchers rebuild and recover from sustained losses due to the following:

- Natural disasters like a tornado, flood, or drought.
- A quarantine imposed by the Secretary of Agriculture.

You may use Emergency loan funds to:

- Restore or replace essential property.
- Pay all or part of production costs for the disaster year.
- Pay essential family living expenses.
- Reorganize the farming operation.
- Refinance certain debts.
- You may borrow up to 100% of your actual production or physical losses, up to a maximum of \$500,000. Production losses must exceed 30%; other terms and conditions apply.

For more information, visit <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index>.



## Home and Property Disaster Loans

The U.S. Small Business Administration (SBA) offers affordable financial help to homeowners and renters in declared disaster areas. You don't need to own a business. They provide help in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. You may borrow up to \$500,000 to repair or replace your primary home to its pre-disaster condition.

In some cases, SBA may be able to refinance all or part of a prior mortgage (not to exceed \$500,000). We consider refinancing for all who apply. You may qualify if you meet these conditions:

- You can't get credit elsewhere.
- You have a heavily damaged property.
- You intend to repair or replace the damaged property.
- They may also be able to increase the loan up to 20% of the confirmed physical losses (not to exceed \$500,000).

You could use the loan increase to improve your home to help protect it from future disasters. This could include improvements like retaining walls, seawalls, sump pumps, safe rooms, and storm shelters. **Second homes and vacation properties are not eligible. Certain rental properties may qualify for a business disaster loan.**

Contact Information:(800) 621-3362

## Low Income Home Energy Assistance Program (LIHEAP)

The Low Income Home Energy Assistance Program (LIHEAP) is a federally funded program that helps low-income households with their home energy bills. They may be able to offer help for:

- Home energy bills
- Energy crises
- Weatherization and minor energy-related home repairs

For more information on how to apply to this program, visit the [Apply for LIHEAP](#) web page.

## Noninsured Crop Disaster Assistance Program

The U.S. Department of Agriculture's Farm Service Agency's (USDA FSA) Noninsured Crop Disaster Assistance Program (NAP) offers payments to producers of eligible crops to protect against low yields, loss of inventory or prevented planting due to a natural disaster.

You may qualify if you're a landowner, tenant, or sharecropper who shares in the risk of producing an eligible crop. You must have an ownership share of that crop and your average adjusted gross income (AGI) cannot exceed \$900,000. Other terms and conditions also apply.

Your crops must be commercially produced, agricultural commodities for which crop insurance is not available in the applicable county.

For more information, visit [Noninsured Crop Disaster Assistance Program \(NAP\)](#).

Contact Information: 315-477-6300

## **Substance Abuse and Mental Health Services Administration (SAMHSA) Disaster Relief Information**

The Substance Abuse and Mental Health Services Administration's (SAMHSA) mission is to reduce the impact of substance abuse and mental illness on America's communities. It helps prepare states and communities to provide an effective response after a disaster.

If you or someone you know needs help right now, please use the resources below to find help:

- 988 Suicide & Crisis Lifeline 988 – If you're in a suicidal or emotional crisis, please call this 24-hour hotline to reach a crisis center.
- Disaster Distress Helpline 1-800-985-5990 – If you're feeling emotional distress related to a disaster, call or text to talk with a trained counselor. You can get support 24 hours a day, 7 days a week, 365 days a year.
- [SAMHSA's National Helpline](https://www.samhsa.gov/national-helpline) 1-800-662-HELP (4357) or TTY 1-800-487-4889 – Get help for mental and substance use disorders, prevention, and recovery. This is a free, 24-hour, confidential treatment referral and information service. (English & Spanish)
- [FindTreatment.gov](https://www.findtreatment.gov) – Find substance use treatment for yourself or others. Learn about types of treatment, payment options, and treatment locations.
- [Behavioral Health Treatment Services Locator](https://www.samhsa.gov/behavioral-health-treatment-services-locator) – Find alcohol, drug abuse, and mental health treatment services around the country.

For more information, visit <https://www.samhsa.gov/find-help>

Disaster Distress Helpline: Call or text 1-800-985-5990.

## **USDA Foods Disaster Household Distribution**

When a disaster or emergency disrupts or cuts off standard food channels, states and Indian Tribal Organizations (ITOs) may offer a USDA Foods Disaster Household Distribution (DHD) program. DHD provides boxes of USDA foods to households using existing state and ITO stocks intended for other food assistance programs. States and ITOs request approval from USDA's Food and Nutrition Service (FNS) to provide DHD in certain areas. FNS typically approves emergency DHD assistance for 2-week or 1-month periods.

For more information, visit <https://www.fns.usda.gov/fns-contacts>.

For additional information, please contact the respective regional offices or the Washington D.C. office.

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